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Michael Alan Siddons, Esq.

LAW OFFICE OF MICHAEL A. SIDDONS ESQ.

230 N. Monroe Street MEDIA, PA 19063 Phone: 6102557500

Email: msiddons@siddonslaw.com

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA

In re:		
		Bankruptcy No: 22-12331
MARK A. COKER		
		Chapter: 13
	Debtor(s),	Judge: Honorable Magdeline D. Coleman

CERTIFICATE OF SERVICE

I, Michael Alan Siddons, attorney for Debtor(s), hereby certify that on April 23, 2023 a true and correct copy of the Motion to Modify Chapter 13 Plan and Notice of Hearing was served upon all persons entitled to receive notice in this case via ECF Notification or by U.S. Mail to the parties listed in the attached mailing matrix or listed as ECF recipients, including:

US Trustee - via ECF

Kenneth E. West, Trustee - via ECF

Debtor(s): 420 West Fornance Street, NORRISTOWN, PA 19401

DATED: April 23, 2023

LAW OFFICE OF MICHAEL A. SIDDONS

ESQ.

/s/ Michael Alan Siddons
Michael Alan Siddons
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA

In re:	
MARK A. COKER	Bankruptcy No: 22-12331
WING A. CONLIC	Chapter: 13
	Judge: Honorable Magdeline D. Coleman
Debtor(s),	

MOTION TO MODIFY CHAPTER 13 PLAN

COMES NOW, the above-named Debtor, by and through undersigned counsel, to hereby file this Motion to Modify the Chapter 13 Plan.

- 1. On September 5, 2022, Debtor filed the above-entitled case.
- 2. On April 6, 2023, the Chapter 13 Plan was confirmed.
- 3. In Part 4(b) of the plan, the claim filed by Specialized Loan Servicing, as Claim 7, was set to be paid a total of \$35, 677.95. This amount is greater than the amount of the claim filed by the creditor.
- 4. The additional amount set to be paid reflects interest of 10.55% that the Debtor intends to pay to the Creditor.
- 5. Because Part 7(a)(2) of the confirmed plan requires the Trustee to only pay the amount of the claim, the additional interest would not be paid to the creditor.
- 6. Therefore, Debtor has filed a modified plan showing the treatment of the claim moved from Part 4(b) to Part 4(c) which will allow the full balance of the filed claim of \$32,254.90 to be paid with additional interest. The total to be paid to the creditor by the Trustee shall be set at \$35,677.95.

7. The Debtor respectfully submits the proposed change to the confirmed Chapter 13 Plan will best serve the interests of the creditors and the Debtor.

WHEREFORE, Debtor requests this Court grant this Motion to Modify the Chapter 13 Plan.

DATED: April 23, 2023

LAW OFFICE OF MICHAEL A. SIDDONS ESQ.

/s/ Michael Alan Siddons Michael Alan Siddons 230 N. Monroe Street, MEDIA, PA 19063 Phone: 6102557500

Email: msiddons@siddonslaw.com

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA

In re:		
		Bankruptcy No: 22-12331
MARK A. COKER		
		Chapter: 13
	Debtor(s),	Judge: Honorable Magdeline D. Coleman

Hearing Date and Time: May 25, 2023 at 11:00 am.

NOTICE OF MOTION, RESPONSE DEADLINE AND HEARING DATE

On or about April 23, 2023 Debtor(s) filed a Motion to Modify Chapter 13 Plan.

- 1. **Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)
- 2. If you do not want the court to grant the relief sought in the Motion or if you want the court to consider your views on the Motion, then on or before May 25, 2023, you or your attorney must file a response to the Motion. (See instructions below.)
- 3. A hearing on the Motion is scheduled to be held on May 25, 2023 at 11:00 am. The hearing will be conducted telephonically. The hearing call in information for Judge Coleman is as follows: Phone Number: 1.877.336.1828 Access Code: 7855846. Unless the court orders otherwise, the hearing on this contested matter will be an **evidentiary hearing**.
- 4. **If you do not file a response to the Motion**, the court may cancel the hearing and enter an order granting the relief requested in the Motion.
- 5. You may contact the Bankruptcy Clerk's office(s) in Philadelphia at **215-408-2800** or Reading at **610-208-5040** to find out whether the hearing has been canceled because a response was not filed.
- 6. If a copy of the motion is not enclosed, a copy of the Motion will be provided to you if you request a copy from Attorney Michael Alan Siddons, whose name and address are listed below.
- 7. If you are required to file documents electronically by Local Bankruptcy Rule 5005-1, you must file your Response electronically.
- 8. If you are not required to file electronically, you must file your Response with the

- Case 22-12331-mdc Doc 43 Filed 04/23/23 Entered 04/23/23 12:30:48 Desc Main Document Page 5 of 9 bankruptcy court located at (Telephonic Appearance).
 - 9. If you mail your Response to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before May 25, 2023.
 - 10. On the same day that you file or mail your Response to the Motion, you must mail or deliver a copy of the Response to the movant's attorney at this address: 230 N. Monroe Street, MEDIA, MEDIA, PA 19063.

DATED: April 23, 2023

LAW OFFICE OF MICHAEL A. SIDDONS ESQ.

/s/ Michael Alan Siddons Michael Alan Siddons 230 N. Monroe Street MEDIA, PA 19063

Phone: 6102557500

Email: msiddons@siddonslaw.com

Case 22-12331-mdc Doc 43 Filed 04/23/23
Label Matrix for local noticing Synchrony Carnent Page 0313-2 Case 22-12331-mdc P0 Box 41021
Eastern District of Pennsylvania Norfolk, VA 23541-1021
Philadelphia

Sun Apr 23 12:15:21 EDT 2023

ABC Financial
PO Box 6800

North Little Rock, AR 72124-6800

Aldous and Associates PO Box 171374 Salt Lake City, UT 84117-1374

Bank of America Attn: Bankruptcy 4909 Savarese Circle Tampa, FL 33634-2413

Capital One Attn: Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130-0285

Citibank North America Attn: Recovery/Centralized Bankruptcy Po Box 790034 St Louis, MO 63179-0034

Client Services Incorporated 3451 Harry S. Truman Blvd. Saint Charles, MO 63301-9816

Cws/cw Nexus Attn: Card Services Po Box 9201 Old Bethpage, NY 11804-9001

First Premier Bank Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117-5524

Galaxy International Purchasing, LLC PO Box 2856 Chesapeake, VA 23327-2856 C 43 Filed 04/23/23 Entered 04/23/23 12:30:48
Synchrony Bank ent Page 6 of 9
c/o PRA Receivables Management, LLC 900 Market St
PO Box 41021 Suite 400
Norfolk, VA 23541-1021 Philadelphia

ARS National Services P.O. Box 463023 Escondido, CA 92046-3023

(p)ASPIRE VISA P O BOX 105555 ATLANTA GA 30348-5555

Best Egg 1523 Concord Pike Suite 201 Wilmington, DE 19803-3656

Capital One Bank (USA), N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118-7901

Citibank/Best Buy Citicorp Credit Srvs/Centralized Bk dept Po Box 790034 St Louis, MO 63179-0034

(p) CREDIT CONTROL LLC
ATTN CORRESPONDENCE
3300 RIDER TRAIL S
SUITE 500
EARTH CITY MO 63045-1338

(p)FIRST FEDERAL CREDIT CONTROL INC 24700 CHAGRIN BLVD SUITE 205 BEACHWOOD OH 44122-5662

(p)FORD MOTOR CREDIT COMPANY P O BOX 62180 COLORADO SPRINGS CO 80962-2180

Genesis Credit/Celtic Bank Attn: Bankruptcy Po Box 4477 Beaverton, OR 97076-4401 12:30:48 Desc Main Philadelphia 900 Market Street Suite 400 Philadelphia, PA 19107-4233

ARS Services PO Box 469046 Escondido, CA 92046-9046

Avant Attn: Bankruptcy Po Box 9183380 Chicago, IL 60691-3380

CKS Financial PO Box 2856 Chesapeake, VA 23327-2856

Capital One/Walmart Attn: Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130-0285

Citibank/Sears Attn: Bnakruptcy Po Box 790034 St Louis, MO 63179-0034

Credit One Bank Attn: Bankruptcy Department Po Box 98873 Las Vegas, NV 89193-8873

First Franklin Mortgage Loan Trust C/O BRIAN CRAIG NICHOLAS 701 Market Street Suite 5000 Philadelphia, PA 19106-1541

Fortiva Attn: Bankruptcy Po Box 105555 Atlanta, GA 30348-5555

Goldman Sachs Bank, USA by AIS InfoSource, LP as Agent 4515 N Santa Fe Ave Oklahoma City, OK 73118-7901 Case 22-12331-mdc Household Finance Co/OneMain Financial

Attn: Bankruptcy Po Box 3251

Evansville, IN 47731-3251

Doc 43 Filed 04/23/23 Entered 04/23/23 12:30:48 Desc Main Indig Dording Page 7 of 9 Genesis FS Card Services PO Box 23039

Columbus, GA 31902-3039

Internal Revenue Service Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346

(p) JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

SAINT CLOUD MN 56302-7999

LVNV Funding, LLC Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

LendingClub Attn: Bankruptcy

595 Market Street, Suite 200 San Francisco, CA 94105-2802

MERRICK BANK

Resurgent Capital Services

PO Box 10368

Greenville, SC 29603-0368

Marcus by Goldman Sachs Attn: Bankruptcy Po Box 45400

Salt Lake City, UT 84145-0400

Mariner Finance Attn: Bankruptcy 8211 Town Center Drive Nottingham, MD 21236-5904

Parker McCay, P.A. 9000 Midlantic Drive

Suite 300

Mount Laurel, NJ 08054-1539

Pennsylvania Department of Revenue

Attn: Bankruptcy 3 Revenue Place

Harrisburg, PA 17129-0003

Pinnacle Service Solutions LLC 4408 Milestrip Rd #247 Blasdell, NY 14219-2553

(p) PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Premier Bankcard, LLC

Jefferson Capital Systems LLC Assignee

Po Box 7999

Saint Cloud MN 56302-7999

Prosper Funding LLC 221 Main Street Suite 300

San Francisco, CA 94105-1909

Quantum3 Group LLC as agent for Galaxy International Purchasing LLC

PO Box 788

Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for Velocity Investments LLC PO Box 788

Radius Global Solutions 7831 Glenroy Road Ste 250-A Minneapolis, MN 55439-3132

Resurgent Capital Services

PO Box 1927

Greenville, SC 29602-1927

Rick L. Webb 420 W Fornance St. Norristown, PA 19401-2908

Kirkland, WA 98083-0788

Select Loan Servicing 600 S Quebec Street Po Box 65250 Englewood, CO 80111

Select Portfolio Servicing, Inc

Attn: Bankruptcy Po Box 65250

Salt Lake City, UT 84165-0250

(p) SPRING OAKS CAPITAL LLC 1400 CROSSWAYS BLVD STE 100B CHESAPEAKE VA 23320-0207

Spring Oaks Capital SPV, LLC. P. O. Box 1216 Chesapeake, VA 23327-1216

Springlf Fin Po Box 3327

Evansville, IN 47732-3327

Syncb/car Care Pep B Attn: Bankruptcy P.O. Box 965060 Orlando, FL 32896-5060

Synchrony Bank c/o of PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060 Synchrony Bank/Gap Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060

Synchrony/HSN Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060 Case 22-12331-mdc Doc 43 Attn: Bankruptcy

Po Box 965060

Orlando, FL 32896-5060

U.S. Bank National Association Trustee (See

c/o Specialized Loan Servicing LLC 6200 S. Quebec Street, Suite 300 Greenwood Village, Colorado 80111-4720

Unifin PO Box 4519 Livonia, MI 48151

Upstart

Upstart Operations/ Attn:Bankruptcy

Po Box 1503

San Carlos, CA 94070-7503

Mark A. Coker 420 West Fornance Street Norristown, PA 19401-2908

Filed 04/23/23 Tbom/bb/curinent Page 8 of 9

Attn: Bankruptcy Po Box 105555

Atlanta, GA 30348-5555

U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, Inc.

P.O. Box 65250

Salt Lake City, UT 84165-0250

United States Trustee Office of United States Trustee Robert N.C. Nix Federal Building

900 Market Street

Suite 320

Philadelphia, PA 19107-4202

KENNETH E. WEST

Office of the Chapter 13 Standing Truste

1234 Market Street - Suite 1813 Philadelphia, PA 19107-3704

Entered 04/23/23 12:30:48 Desc Main U.S. Bank National Association Sarah K. McCaffery, Esquire HLADIK, ONORATO & FEDERMAN, LLP

298 Wissahickon Avenue North Wales, PA 19454

smccaffery@hoflawgroup.com 19454-4156

US Bank National Association Trustee in Trust for Registerd Holders of

First Frankling Mortgage c/o Sarah K. McCaffery, Esquire 298 Wissahickon Avenue North Wales, PA 19454-4156

(p) UPGRADE INC 2 N CENTRAL AVE 10TH FLOOR

PHOENIX AZ 85004-2322

MICHAEL ALAN SIDDONS

Law Office of Michael Alan Siddons Esq

230 N. Monroe Street

PO Box 403

Media, PA 19063-0403

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Aspire PO Box 23007 Columbus, GA 31902-3007

Credit Control LLC 3300 Rider Trail S Ste 500 Earth City, MO 63045

First Federal Credit Control Attn: Bankruptcy

24700 Chagrin Blvd, Ste 205 Cleveland, OH 44122

Norfolk, VA 23541

Ford Motor Credit National Bankruptcy Service Center Po Box 62180 Colorado Springs, CO 80962

Jefferson Capital Systems LLC Po Box 7999 Saint Cloud MN 56302-9617

Portfolio Recovery Associates, LLC P.O. Box 12914

(d)Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541

Spring Oaks Capital 1400 Crossways Blvd. Chesapeake, VA 23320

(d) Spring Oaks Capital, Llc Attn: Bankruptcy P.O. Box 1216 Chesapeake, VA 23327

Upgrade, Inc. Attn: Bankruptcy

275 Battery Street 23rd Floor San Francisco, CA 94111

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The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)First Franklin Mortgage Loan Trust, Mortga

(u) U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE

(d)Capital One/Walmart Attn: Bankruptcy Po Box 30285

Salt Lake City, UT 84130-0285

(d)Rick L. Webb 420 W Fornance Street Norristown, PA 19401-2908 (d)Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk VA 23541-1021 End of Label Matrix
Mailable recipients 72
Bypassed recipients 5
Total 77